UNITED STATES BANKRUPTCY COURT

Northern District of California (San Francisco)

In re Patricia Mauldin
Debtor

Case No. 11-31183
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: JPMorgan Chase Bank, National Association

Court claim no. (if known): 13

Last four digits of any number you use to identify the debtor's account: 4250

Date of payment change: Must be at least 21 days after date of this notice: 01/01/2013

New total payment: Principal, Interest, and escrow, if any: $2,503.29

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: $575.06   New escrow payment: $575.06

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: ____   New interest rate: ____

Current principal and interest payment: ____   New principal and interest payment: ____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☑ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: ____

Current mortgage payment: ____   New mortgage payment: ____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☑ I am the creditor. ☐ I am the creditor's authorized agent. (Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✗ /s/ Bill Taylor
Authorized Filing Agent
(Approved by: Victoria Fletcher)

Date 11/30/2012

Print: Bill Taylor

Title Authorized Filing Agent
(Approved by: Victoria Fletcher)

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail
Mail Code LA4-5555 700 Kansas Lane
Monroe, LA 71203

Specific Contact Information:
Phone: 866-243-5851
Email: GM.bk.escalated@jpmchase.com

UNITED STATES BANKRUPTCY COURT

Northern District of California (San Francisco)

Chapter 13 No. 11-31183

Judge: Judge Dennis Montali

In re:

Patricia Mauldin

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on November 30, 2012, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Patricia Mauldin
811 Madison Avenue
Redwood City, CA 94061

Debtor's Attorney: Anita Steburg
Steburg Law Firm
1798 Technology Drive ;258
San Jose, CA 95110

Trustee: David Burchard
393 Vintage Park Drive
Suite 150
Foster City, CA 94404

/s/ Bill Taylor

Authorized Agent

30525-d46554b2-c2e3-445c-9905-d629091ad449

CHASE

Customer Service Center 1-800-848-9136
Monday - Thursday 8 a.m. - midnight (ET)
Friday 8 a.m. - 10 p.m. (ET)
Saturday 8 a.m. - 5 p.m. (ET)
Hearing Impaired (TDD) 1-800-582-0542

31263 ECA Z 27912 C - ZE
PATRICIA MAULDIN
PO BOX 933
REDWOOD CITY CA 94064-0933

Escrow: Taxes and Insurance Statement

Loan Number	[redacted]
Statement Date	10/05/2012
Review Period	07/2011 to 12/2012
Escrow Surplus	**$3,105.53**

Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Monthly Home Loan Payment

	Current Payment	New Payment Effective 01/01/2013
Principal & Interest	$1,928.23	$1,928.23
Escrow Account Deposit	$575.06	$575.06
Total Payment Amount	**$2,503.29**	**$2,503.29**

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow surplus of $3,105.53 will stay in your account.

Your escrow account has $3,105.53 more than was needed to pay your taxes and/or insurance. Because of the status of your account, we will keep the surplus in your account. Your monthly payment will be $2,503.29 starting 01/01/13.

Keep this statement for your records.

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Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, the law allows us to require that you keep a minimum balance in the account. This cash reserve helps to cover any increase in taxes and/or insurance. However, the minimum balance requirement has been waived for your account.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.[1]

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if there is a surplus in your account.

$0.00	Your minimum required balance
$3,105.53	Your estimated lowest account balance for [redacted]
$3,105.53	**Your escrow account surplus**

[1]See the "Estimated Escrow Account Activity" chart in this statement.

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your last mortgage payment was $2,503.29. Your mortgage payment includes principal and interest $1,928.23 and escrow money $575.06.
- At the time of your last escrow account review, your expected lowest balance was $0.00. The chart below shows that your actual lowest escrow balance was $4,255.65. Over this period, an additional $136.98 was deposited into your escrow account for interest.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

*Indicates a difference between the estimated and actual amounts.

This Year: July 2011 to December 2012

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				$1,725.18	$6,119.29
07/2011	Deposit	$575.06	$0.00	*	$2,300.24	$6,119.29
08/2011	Deposit	$575.06	$689.19	*	$2,875.30	$6,808.48
09/2011	Deposit	$575.06	$1,378.38	*	$3,450.36	$8,186.86
10/2011	Deposit Withdrawal - MISC ESCROW	$575.06	$779.40 $25.26	* *	$4,025.42	$8,941.00
11/2011	Deposit Withdrawal - COUNTY TAX	$575.06 $3,450.36	$689.19 $0.00	* *	$1,150.12	$9,630.19
12/2011	Deposit Withdrawal - MISC ESCROW	$575.06	$735.96 $13.10	* *	$1,725.18	$10,353.05
01/2012	Deposit	$575.06	$689.19	*	$2,300.24	$11,042.24
02/2012	Deposit	$575.06	$689.19	*	$2,875.30	$11,731.43
03/2012	Deposit Withdrawal - COUNTY TAX	$575.06 $3,450.36	$575.06 $0.00	 *	$0.00	$12,306.49
04/2012	Deposit	$575.06	$575.06		$575.06	$12,881.55
05/2012	Deposit	$575.06	$575.06		$1,150.12	$13,456.61
06/2012	Deposit	$575.06	$575.06		$1,725.18	$14,031.67
07/2012	Deposit		$575.06	*	$1,725.18	$14,606.73
08/2012	Deposit		$575.06	*	$1,725.18	$15,181.79

(Continued)

CHASE

Escrow: Taxes and Insurance Statement

Loan Number	[redacted]
Statement Date	10/05/2012
Review Period	07/2011 to 12/2012
Escrow Surplus	**$3,105.53**

31263 ECA Z 27912 C - ZE
PATRICIA MAULDIN
PO BOX 933
REDWOOD CITY CA 94064-0933

This Year: July 2011 to December 2012 (continued)

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
09/2012	Deposit		$575.06	*	$1,725.18	$15,756.85
10/2012	Deposit Withdrawal - COUNTY TAX		$5,175.54 $3,450.36	E E	$1,725.18	$17,482.03
10/2012	Withdrawal - COUNTY TAX		$3,450.36	E	$1,725.18	$14,031.67
10/2012	Withdrawal - COUNTY TAX		$3,450.36	E	$1,725.18	$10,581.31
10/2012	Withdrawal - COUNTY TAX		$3,450.36	E	$1,725.18	$7,130.95
11/2012	Deposit Withdrawal - COUNTY TAX		$575.06 $3,450.36	E E	$1,725.18	$4,255.65
12/2012	Deposit		$575.06	E	$1,725.18	$4,830.71
	Total Deposits	$6,900.72	$16,001.58			
	Total Withdrawals	$6,900.72	$17,290.16			
	Account Balance as of 12/2012					$4,830.71

Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of $575.06 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of $3,105.53 in March 2013 (highlighted below). That is $3,105.53 more than your minimum required balance of $0.00.

Next Year: January 2013 to December 2013

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				$4,830.71
01/2013	Deposit	$575.06		$5,405.77	
02/2013	Deposit	$575.06		$5,980.83	
03/2013	Deposit Withdrawal - COUNTY TAX	$575.06 $3,450.36		$3,105.53	
04/2013	Deposit	$575.06		$3,680.59	
05/2013	Deposit	$575.06		$4,255.65	
06/2013	Deposit	$575.06		$4,830.71	
07/2013	Deposit	$575.06		$5,405.77	
08/2013	Deposit	$575.06		$5,980.83	
09/2013	Deposit	$575.06		$6,555.89	
10/2013	Deposit	$575.06		$7,130.95	
11/2013	Deposit Withdrawal - COUNTY TAX	$575.06 $3,450.36		$4,255.65	
12/2013	Deposit	$575.06		$4,830.71	
	Total Estimated Deposits	$6,900.72			
	Total Estimated Withdrawals	$6,900.72			
	Estimated Account Balance as of December 2013			$4,830.71	

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Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	**Annual Expense**	**Anticipated Date(s) of Payment**	**Item**	**Annual Expense**	**Anticipated Date(s) of Payment**
COUNTY TAX	$3,450.36	March 13			
COUNTY TAX	$3,450.36	November 13			

Total Tax and Insurance Monthly Payment Amount = $575.06